

ADDRESS IS MADE
BY PRESIDENT TAFT
TO INSURANCE MENHis Appearance at Closing
Session Arouses Much
Enthusiasm.TALKS INFORMALLY
ABOUT CONDITIONSMovement Toward Prolonging
Human Life Is Subject Up
For Discussion.

President Taft this afternoon informally addressed the visiting insurance men who are gathered at the third annual meeting of the Association of Life Insurance Presidents at the New Willard.

The appearance of the President, which supplied the closing feature of this meeting to better understand insurance conditions and lay plans for the unification of State and Federal laws affecting them, created great enthusiasm among the insurance heads.

The President delivered his remarks informally, confining himself to a brief review of life insurance conditions and expressing a wish that harmony be the first principle of the relations between the various companies, so that the greatest benefits to the companies and the policyholders alike may accrue.

Longer Span of Life.

That side of the insurance business which has to do with the movement to prolong human life occupied the attention of the speakers and delegates at today's session, which marks the close of the meeting.

The discussion of this vital concern was handled by George E. Ide, president of the Home Life Insurance Company, of New York; Surgeon General Walter Wyman, of the Public Health and Marine Hospital Service, who told of the "work" of the Federal Government in the matter of health conservation, and what may be done to supplement it; Dr. M. J. Rosenau, of the department of preventive medicine and hygiene at Harvard University, who discussed the latest powers of life insurance companies for the detection and prevention of diseases; Dr. E. W. Dwight, medical director of the New England Mutual Life Insurance Company, of Boston.

Public Health Militia.

Dr. Rosenau advocated the organization of what he described as "a public health militia in the cause of preventive medicine."

Dr. Dwight advised co-operation among medical men in the effort to prolong human life.

Former Secretary of the Navy Paul Morton, now president of the Equitable Life Assurance Society, Charles A. Peabody, president of the Mutual Life Insurance Company, of New York, and Josie R. Clark, president of the Union Central Life Insurance Company, of Cincinnati, were among the big insurance men present at today's meeting.

Hughes' Address.

"Publicity, discussion and fair understanding of what you have in view are his address yesterday afternoon," said Gov. Charles E. Hughes of New York, in his address yesterday afternoon.

"I hope the time is gone when it will be thought necessary to protect the interests of the insurance policyholders by efforts to corrupt legislators. I hope that every desire to approach in an indirect manner those entrusted with administrative or legislative functions will be conspicuous by its absence."

"There have been from time to time in the past secret combinations of interests for the purpose of effecting legislation throughout the country. But you can, if you understand the situation, trust the people much better than you can trust those who are purchasable or run the risk in the future of reaping the harvest which must inevitably be reaped if there is shown in our legislative bodies the seeds of bribery and corruption."

WEATHER REPORT.

The temperature has fallen in the north Atlantic States, the Rocky Mountain and Plateau regions, and the Northwest, and it has risen decidedly in the Gulf States, the Mississippi valley, and the upper Lake region. No unusually low temperatures, however, are reported from any section.

The weather will be generally fair, but with considerable cloudiness tonight and Friday in the middle Atlantic and north Atlantic States and the Ohio valley.

The temperature will rise in the Atlantic States tonight, and it will fall during the next thirty-six hours in the Lake region, the Ohio valley, and the east Gulf States.

FORECAST FOR THE DISTRICT.

Partly cloudy and warmer tonight. Friday unsettled, minimum temperature tonight about 38 degrees; moderate southerly, shifting to westerly winds Friday.

TEMPERATURES.

8 a. m.	29
9 a. m.	28
10 a. m.	27
11 a. m.	26
12 noon.	25
1 p. m.	24
2 p. m.	23

TIDE TABLE.

Today—High tide, 2:30 a. m. and 3:37 p. m.; low tide, 5:22 a. m. and 10:28 p. m. Tomorrow—High tide, 4:08 a. m. and 4:28 p. m.; low tide, 10:33 a. m. and 11:32 p. m.

SUN TABLE.

Sun rises, 7:15
Sun sets, 5:08

CONDITION OF THE WATER.

HARPER'S FERRY, Va., Jan. 20.—Both rivers muddy this morning.

Take your first chew of Piper Heidsieck tobacco and figure up how much enjoyment you may have missed by not taking it sooner.—Advt.

President, Public Men, Soldiers, and Diplomats at Nabuco Funeral



HONORARY PALLBEARERS FORMING LINE.

MR. AND MRS. TAFT REACHING CHURCH.

SOLDIERS BEARING AMBASSADOR'S CASKET.

ENORMOUS DAMAGE
BY FLOOD IN FRANCEWhole Water Front of Paris
Is Inundated, and Troops
Are Called Out.

PARIS, Jan. 20.—The military was called out today to assist the life-savers and salvage corps at the Paris quays in rescuing property and endangered lives resulting from the flood that is covering a part of Paris.

Wine warehouses along the docks have been flooded and thousands of casks of wine carried into the river. The salvage steamer Tonkin was sunk off the Tuilleries by being caught between masses of floating wreckage. Thousands of dollars' worth of property has been swept into the river.

Reports from the eastern part of France show the flood there the most serious in a score of years. Many villages are wholly deserted, the people having to flee for their lives. Belfort and Moselle are under water.

Two Passengers Killed.

A landslide has occurred near Le Mans, dashing a train into a deep ravine. Two of the passengers were killed and many injured. All other trains on this line are tied up by the landslide, and it is impossible to get relief to the wrecked train.

Reports from Rhemes and Nancy indicate that the need of government aid is imperative.

Belgium and Switzerland are also suffering from rains and storms of almost unprecedented severity.

Three Americans are missing from Davos, in Switzerland, and all efforts to learn their fate have failed.

A number of Alpine resorts have been isolated by the storm.

Hundreds in Danger.

RHEIMS, France, Jan. 20.—Hundreds of people are in imminent danger today from a flood which is sweeping a large part of eastern and southern France.

At Avenay, near here, the entire population has been cut off by the overflow of the river Marne. The village is surrounded by water and unless boats effect a rescue of the population, it is feared many will be drowned.

In the neighborhood of Nancy, the people are being picked off their roof tops by boats. The work of rescue is at present wholly inadequate and as the heavy rains which have caused the Marne and its tributaries to break their banks, are still continuing, the need of a more heroic work of rescue is imperative.

The property loss is already enormous. Much livestock has been killed and cattle and other stock are now herded in the villages. Scores of bridges have been destroyed, roads washed away and such general damage wrought that it is impossible to learn the extent of the loss.

The farmers are appealing to the government to furnish immediate aid. There is no prospect of a cessation of the rain and the swollen streams are still rising.

PASTOR SURPRISED
AT SUIT OF WIFERev. George Brodthage Does Not
Know Why Divorce Action Has
Been Brought Against Him.

News was received in Washington today confirming the report that Mrs. Maria S. Brodthage, wife of the Rev. George Brodthage, pastor of St. John's Lutheran church, at 230 Four-and-a-half street southwest, has instituted suit for divorce in the Reno, Nev., courts.

Mr. Brodthage said that his wife had been teaching music in the West for about six months. He expressed surprise that she had instituted suit against him. He said he does not know on what charges the action has been taken. He says that he met his wife at a performance of "Siegfried" at the Grand Opera House in Berlin many years ago, and that six years after their marriage they came to America.

Mrs. Brodthage had been used to many servants before she married him, said Mr. Brodthage, "and when she refused absolutely to do the house work I washed the dishes and scrubbed the floors. When we lived in Washington, Ill., she became angry and wanted to leave me because I would not black her shoes."

CONFERENCE OF GOVERNORS GRANTS
BRIEF HEARING TO SUFFRAGETTESThree Advocates of Votes for Women From New York Present Their Petition,
Which Elicits Brief Applause, But No Discussion.

Three intrepid suffragettes walked into the governors' conference at the Willard this morning; were given a three-minute hearing by that body, and, then, were figuratively "sent upon."

Evidently Governor Hughes expected the delegation which he introduced. Shortly before the conference convened he was talking with several other State executives when a note was handed him by a bell boy. The governor looked perplexed for a moment or two and then sent a hasty reply. When Governor Spry of Utah called the meeting to order the chief executive of New York took a seat as far up front as possible.

In a few minutes the suffragette delegation from New York arrived. The women were unaccompanied, and stood in the back part of the room. When Governor Hughes saw them he immediately got to the floor, and announced their presence.

"Without referring to the merits of their claims or expressing any opinion as to the desirability of legalizing them," he said, "I think out of the courtesy due them we should allow them to be heard."

There was a brief applause, following the reading of the paper, but this ended the suffragette problem, apparently, as far as the governors were concerned. It was not referred to again during the morning, and the conference immediately moved to new business.

Mrs. Blatch and her associates remained in the room several minutes, but left when it became evident that no discussion whatever was to be indulged in regarding the recommendations contained in the paper.

While in four States, Wyoming, Utah, Colorado, and Idaho, women enjoy the exercise of electoral rights which belong to citizens in a republic, in other States they have no part whatsoever in the political life of the community in which they live.

Between these extremes the States illustrate every stage in political evolution from a complete lack of suffrage to a free self-government.

There are States in which women have the school vote, the tax vote, and in Kansas the municipal vote. This divergence causes constant unrest in our women. It has been again and again demonstrated that human beings will not rest satisfied under disenfranchisement within a given boundary while their fellows outside that boundary enjoy political freedom.

(Continued on Second Page.)

TRAINMEN DENIED
INCREASED WAGESThirty-two Railroaders in New
York Refuse Union
Demands.

NEW YORK, Jan. 20.—The thirty-two railroaders centering in New York today refused the demands made by their 200,000 trainmen and conductors for large increases in wages and shorter hours.

They asked for a conference between the managers of the railroads and the union men giving to the railroad men the right to name the date of the conference. As yet no date has been announced. A compromise without the necessity of a strike, it is believed, will be the outcome of the future conference.

The trainmen and conductors, it is said, asked for increases in wages bearing from 10 to 100 per cent, and for a standard ten-hour day for all union employees, with overtime.

A committee representing the employees of each railroad, it is declared, called on the general managers of each of the thirty-two Eastern railroads today and demanded an answer to the request made on January 2 for shorter hours and increased pay.

The general managers answered, as in the case of the New York Central, that the demands of the workers were too great and requested a conference with the railroad men, at which time the entire question of wages will be discussed.

It is said the railroad answers offered a much smaller increase in wages than was originally asked by union men. This offer, it is said, was merely to give a ground for discussion at the conference that will follow.

OFFICIALS MEETING
EMPLOYEES OF B. & M.

BOSTON, Jan. 20.—Committees of the employees of the Boston and Maine road are in conference here today with officials of that road as to their demands for a 10 per cent wage increase and a standardization of working conditions. A statement of some sort is expected to issue from the road before night.

HOUSE SUSTAINS
ACTION OF CAUCUSBy a strict party vote, the House
today gave its approval to the action
of the Republican caucus last night in
naming the six members who will
represent the lower branch of Congress
in the Ballinger-Pinchot investigation.

The Democrats appealed in vain that the Republicans should recognize their rights to name the minority members in the committee.

The members of the House named today to join a committee from the Senate in investigating the Interior Department and Bureau of Forestry are: McCall of Massachusetts, Oliver of Pennsylvania, Denby of Michigan, Republican regulars; Madison of Kansas, Insurgent; and James of Kentucky, and Lloyd of Missouri, Democrats.

Before the vote was taken, Mr. Lloyd informed the House that if appointed a member of the committee, he would tender his resignation. Under the rules of the House he cannot be compelled to attend sessions of the committee, but he can be permitted to resign from the committee only by a majority vote.

What Congress Did

IN THE SENATE.

The Senate Canals Committee ordered a favorable report on the Mann bill to change the Government of the canal zone.

Senator Bradley of Kentucky addressed the Senate, and attacked The Washington Times for its recent article on conditions in Kentucky, including the night rider outrages and other matters connected with the tobacco situation.

Senator Rayner of Maryland was congratulated by colleagues on his reelection. His credentials were presented.

The Senate decided to adjourn from Thursday until Monday after a short discussion in which Senator Burkett objected to losing so much time.

The Vice President today announced the Senate representation on the Joint Committee to investigate the Ballinger-Pinchot charges.

IN THE HOUSE.

The House met at 12 o'clock. The Ballinger investigating committee was appointed by the House. Consideration of the urgent efficiency appropriation bill was resumed.

A Democratic caucus will be held tonight at 8 o'clock.

PAY OF PINCHOT'S
PUPILS STOPPEDComptroller Rules Rangers
Cannot Attend College
On Uncle Sam.

Some two hundred bright young men hired by Gifford Pinchot as forest rangers and sent to college to learn the business, will be informed when they attempt to collect their salaries next pay day that they cannot be educated at the expense of the Government, and, furthermore, they cannot draw salaries while they are learning the duties they were employed to perform. So the Comptroller of the Treasury decides in a decision announced today.

The rangers are attending the short courses at the University of Washington, the University of Montana, the Utah Agricultural College, and the University of Colorado.

The disbursing officers of the Forestry Service have been instructed not to pay the salaries of these young men while they are attending the colleges, and the young men themselves have been informed that they will be expected to go to work for their living at the earliest possible moment.

Acting Forester McCabe is named as the person who discovered that the Forestry Bureau was carrying the names of 200 young students in forestry on the rolls as rangers while they were attending college. He wired disbursement officers to stop such payments, and then reported the matter to the Secretary of Agriculture.

Secretary Wilson could find no statute under which he was authorized to pay these young men, and asked the Comptroller for advice.

Comptroller Tracewell announced his decision today. He says, in effect, that the grave doubts as to the legality of the payments that disturbed Mr. McCabe affect him also. In his search of the statutes he has been unable to find anything that authorizes such payments.

PARSONS TO RESIGN
COUNTY LEADERSHIP

NEW YORK, Jan. 20.—Representative Herbert Parsons, whose charges that Tammany rescued the Cannon machine at Washington because up-State Republicans stiffed anti-Tammany election legislation, which caused a profound sensation, will tonight resign as chairman of the Republican county committee of New York county.

He will declare that pressure of other business makes this step necessary and his resignation will be accepted.

INCORPORATION LAW
MAY BE DEMANDEDExpected That Heavy Pres-
sure Will Be Brought
Upon Congress.

By JOHN SNURE.

Indications are strong that Congress will be put under tremendous pressure before the end of the session to enact a national incorporation measure.

Reports reaching Washington are that Wall Street and some of the heads of the big industrial combinations are greatly disturbed over the situation with which they are confronted.

On the one hand, the Supreme Court of the United States is expected soon to pass on the Tobacco trust case and the Standard Oil case. The Tobacco trust decision is looked for any Monday. The decision in the Standard Oil case will doubtless not be needlessly delayed. These decisions, in the opinion of lawyers generally, will uphold the inclusive interpretation of the Sherman anti-trust law given by the lower courts in these cases.

If this is the case, then it will be possible for the Administration to reach out and crush a number of big combinations which are pretty well understood to be as amenable to the Sherman law as are the Standard Oil Company and the Tobacco trust. More than this, there has been some decidedly vigorous talk in high Administration quarters of late that if the Government were asked to expect the two great cases named, it might be expected that other important prosecutions would follow.

No Modification.

That part of big business which is concerned in the great combinations that could doubtless be attacked under the Sherman law sees on the one side a drastic interpretation of the law coming from the Supreme Court. It has been found practically impossible to get Congress to modify the Sherman law. The only recourse left for the great interstate corporations is national incorporation or its equivalent, some system of Federal licensing.

But Congress has not disposed of this time to enact a national incorporation measure. President Taft recommended one in his recent special message on the members of the Senate and the House Judiciary Committees for some days. The bill has not yet been introduced, but its provisions have been made known. It is expected that it will be introduced in both houses at an early date.

The Opposition.

The bill as drafted has stirred up much criticism in Congress. It is generally conceded that it cannot pass at this session. Conservative Senators say they see little or no hope for its passage. The Western Senators generally are against it. Southern Democratic Senators oppose it because they think it invades the domain of State rights.

Insurgent Senators are against it on the ground its provisions are too lenient and that it would afford a refuge for many of the great combinations which are now believed to be violating the Sherman law. President Taft himself has expressed the view that the bill is not likely to pass this session. However, will have an educational value.

In this situation, there are distinct notes of disturbance in the financial centers. The stock market is greatly unsettled. This is said to be due on the one hand to the expected Tobacco trust decision and the Standard Oil decision later on and to the obstacles in the way of enacting a national incorporation measure.

View in Senate.

The Senate lawyers are giving a good deal of study to the Administration incorporation measure. Some of them do not hesitate to declare it is full of holes. In the first place, there is a great deal of opposition in Senate and House alike among the more progressive Republicans to a voluntary incorporation law. Its constitutionality is questioned by some of the ablest of the lawyers in Congress.

In the Administration measure is a provision which in the opinion of some of the Senate lawyers would legalize all the great interstate combinations outside possibly of railroad corporations.

(Continued on Fourth Page.)

ALL HONOR IS PAID
TO THE MEMORY OF
DEAD AMBASSADORBody of Senor Nabuco Laid
At Rest With Impres-
sive Ceremony.NOTABLES ATTEND
FUNERAL SERVICEWith All Pomp of Military Burial
Casket Is Borne to
Vault.

With all the pomp of a military funeral and attended by the diplomatic representatives of every country of the civilized world, the body of Senor Joaquim Nabuco, ambassador from Brazil to the United States, was borne today from his late residence in Lafayette square to St. Matthew's Church, where requiem high mass was celebrated.

PLACED IN VAULT.

After the funeral services the casket, draped in the national colors of Brazil and surrounded by troops on foot and mounted, was carried on a caisson to Oak Hill Cemetery and there placed in a vault.

The church and the streets leading to it were the scene of such a demonstration of international grief as is seldom seen in Washington.

Many Attend.

From 10:30 until 11 o'clock, the time set for the funeral ambassadors, ministers, and their subordinates, all wearing their brilliant uniforms; members of the President's Cabinet, and Senators and Representatives drew up at the church door, and with solemn step passed through the door.

The President and Mrs. Taft, accompanied by Captain Butt, arrived immediately after the ambassador's body had been lifted from the caisson and carried into the church by the soldiers who had accompanied it. The casket was preceded into the church by the honorary pallbearers.

Honorary Pallbearers.

They were:

Baron Edmondo Mayor des Planches, ambassador from Italy.
Baron Hengelmueller von Hengervar, ambassador from Austria.
M. J. J. Jusserand, ambassador from France.

Viscount de Alva, minister from Portugal.
Senor Don Anibal Cruz, minister from Chile.

Secretary of State Knox.

Senator from New York.

Representative Perkins, chairman House Committee of Foreign Affairs.

Senator Cullom, chairman Senate Committee on Foreign Relations.

John Barrett, director Bureau of American Republics.

Admiral Winfield Scott Schley.

Thomas Nelson Page.

Troops Assemble.

Before 10 o'clock the troops ordered to act as the escort for the body began to assemble on all the streets near the Ambassador's home. There was the steady tread of armed men on the asphalt, the blasts of trumpets and the commands of officers, with the rattle of guns and the clank of swords.

The Brazilian flag hung at the bottom of its mast over the embassy, fluttering idly in the light wind, and now and then the attack of the wind sent it in and out of the front door, waving final instructions for the moving cortege.

Lafayette square was crowded by hundreds of people who had stopped to see the procession, and every few moments carriages conveying diplomats to the church passed by the embassy.

Casket Borne Out.

At a few minutes before 11 o'clock the honorary pallbearers, accompanied by the soldiers detailed to the duty of carrying the casket, came out of the house, bearing the heavy bronze casket, across which lay the colors of the dead man's country.

The body was placed on the waiting caisson, and at the word of command the procession began to move, the troops deploying into line from the adjoining streets. The line of march was from the embassy west along H street, then up Seventeenth, and into Connecticut avenue to the church.

To do the dead man honor, there marched out of the embassy the Fifteenth Cavalry, one battalion of the Third Artillery, one battalion of Engineers, all under the command of Col. Garrard, of the Fifteenth Cavalry.

In front of the caisson, carrying the casket, marched the Marine Band, its uniforms of red a gorgeous touch of color against the leafless trees and the dull gray of the sunless morning. And, as the procession moved, there arose the sound of funeral marches, drowning out the clank of arms and rattle of accoutrements.

Streets Thronged.

On both sides of the streets there stood crowds of the curious, and many automobiles and carriages stood to let the procession pass.

Immediately following the military escort came the carriage of Senora Nabuco and other carriages occupied by the closest friends of the ambassador.

Carried into the church, the casket was covered with flowers, and it stood on the west side of the building while the throng of mourners heard the beauty and comfort of the requiem high mass.

Father Cooper was celebrant of the mass and Father Buckley acted as subdeacon. The master of ceremonies was